HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Saskatoon CMA

Date Released: Second Quarter 2016

Housing market intelligence you can count on

Canada

CMHC SCHL
HOME TO CANADIANS

Publication Update!

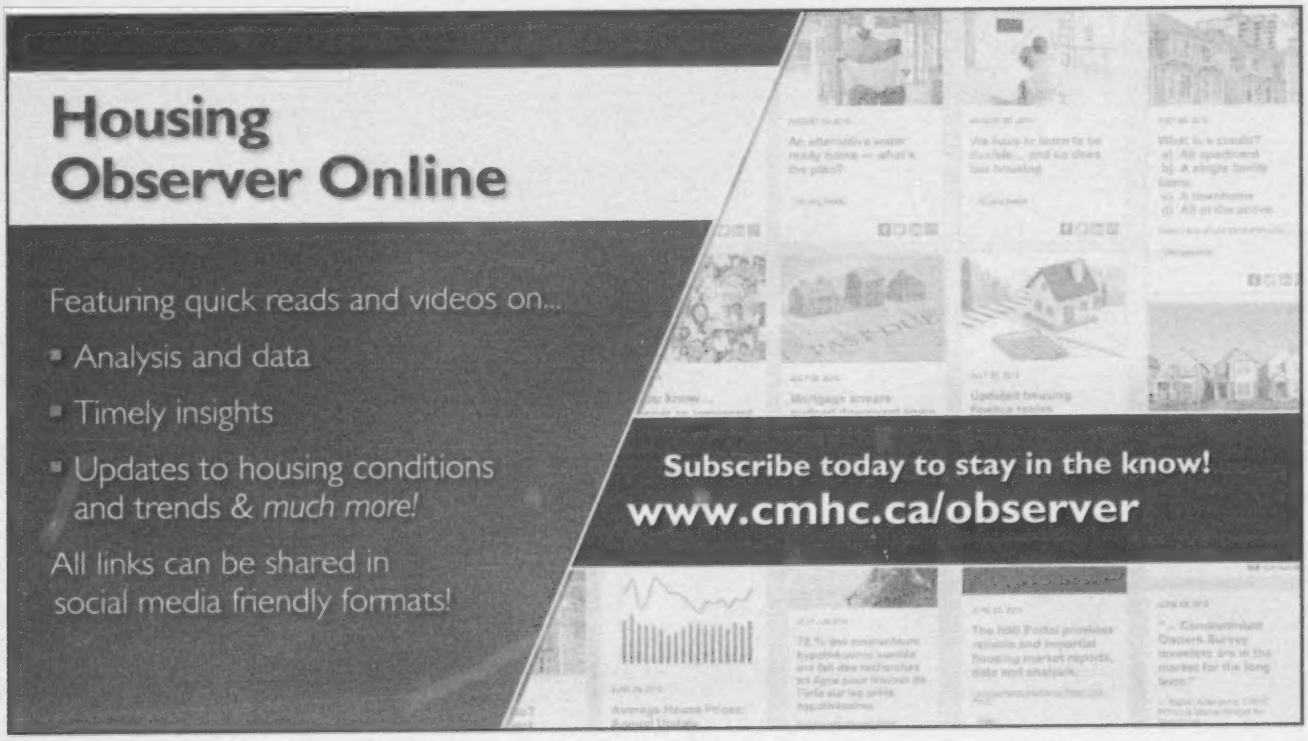
CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

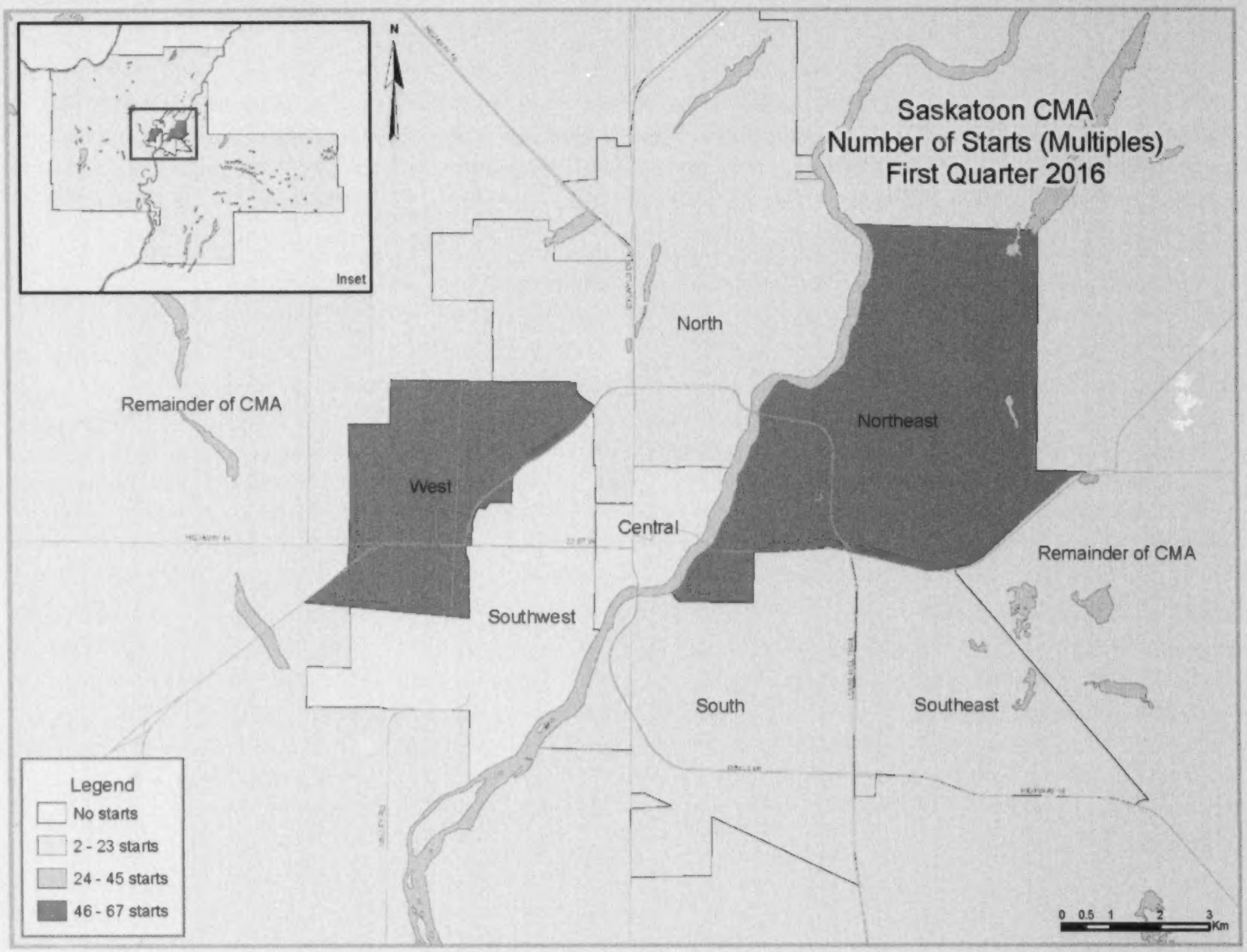
As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

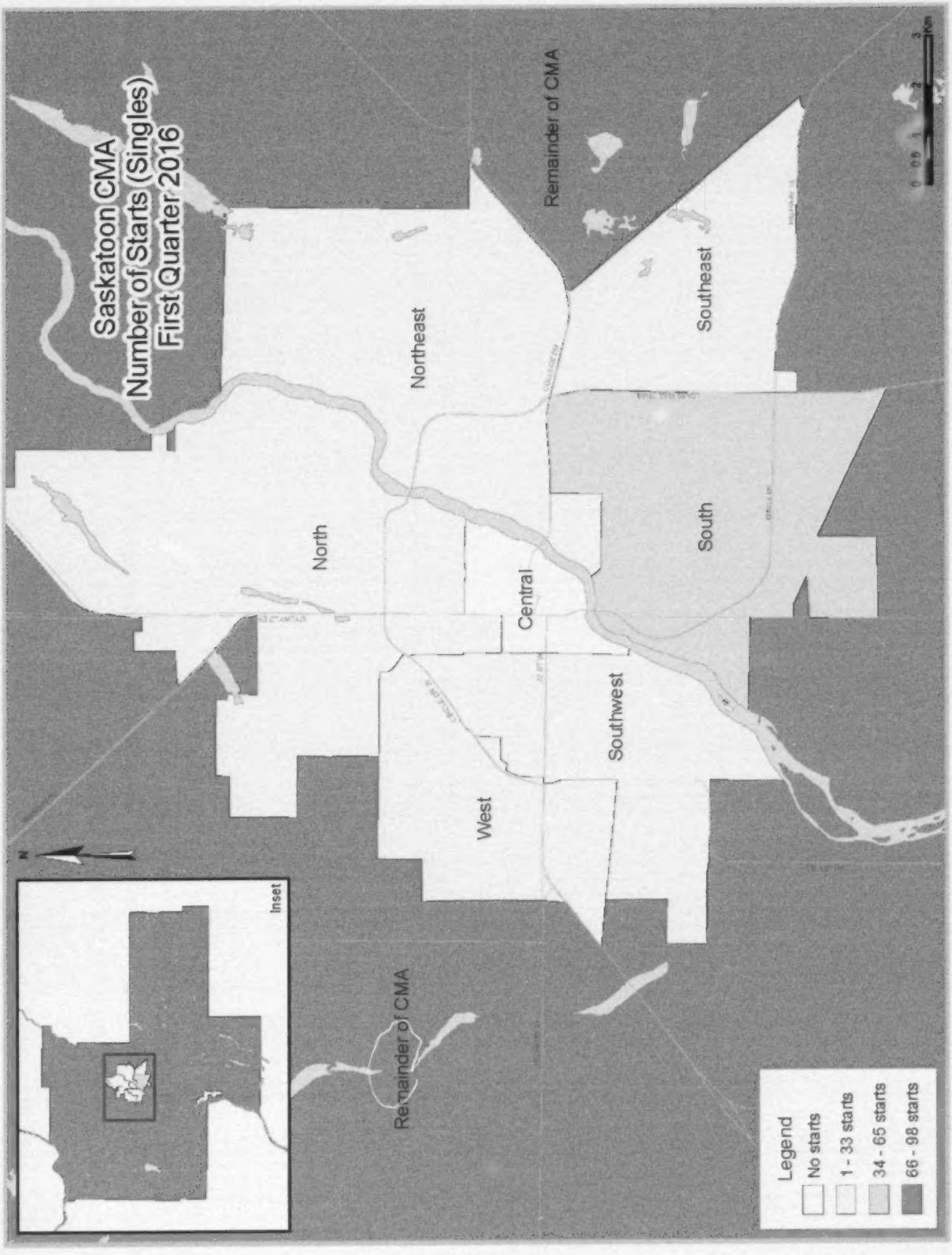
In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

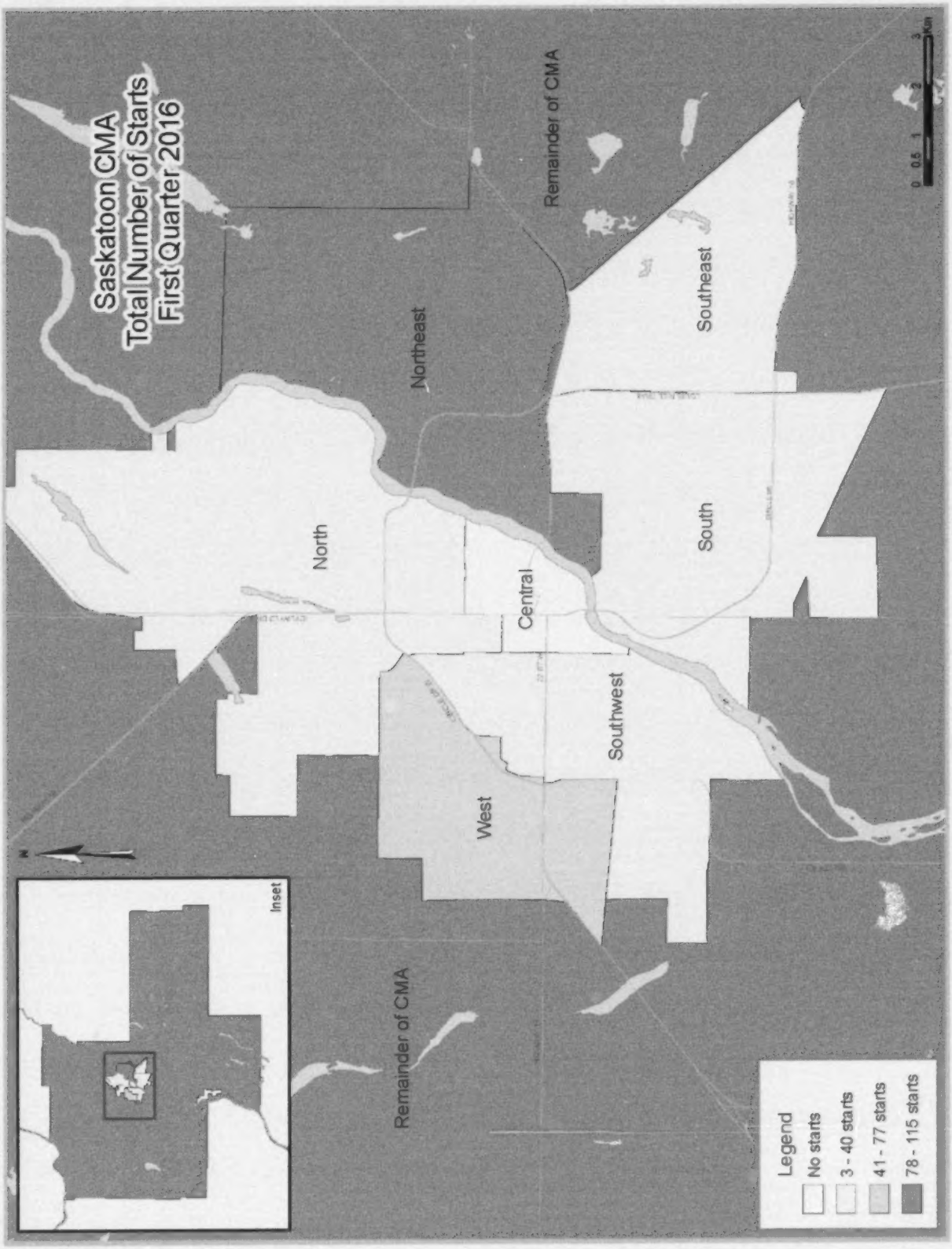
SUBSCRIBE NOW!

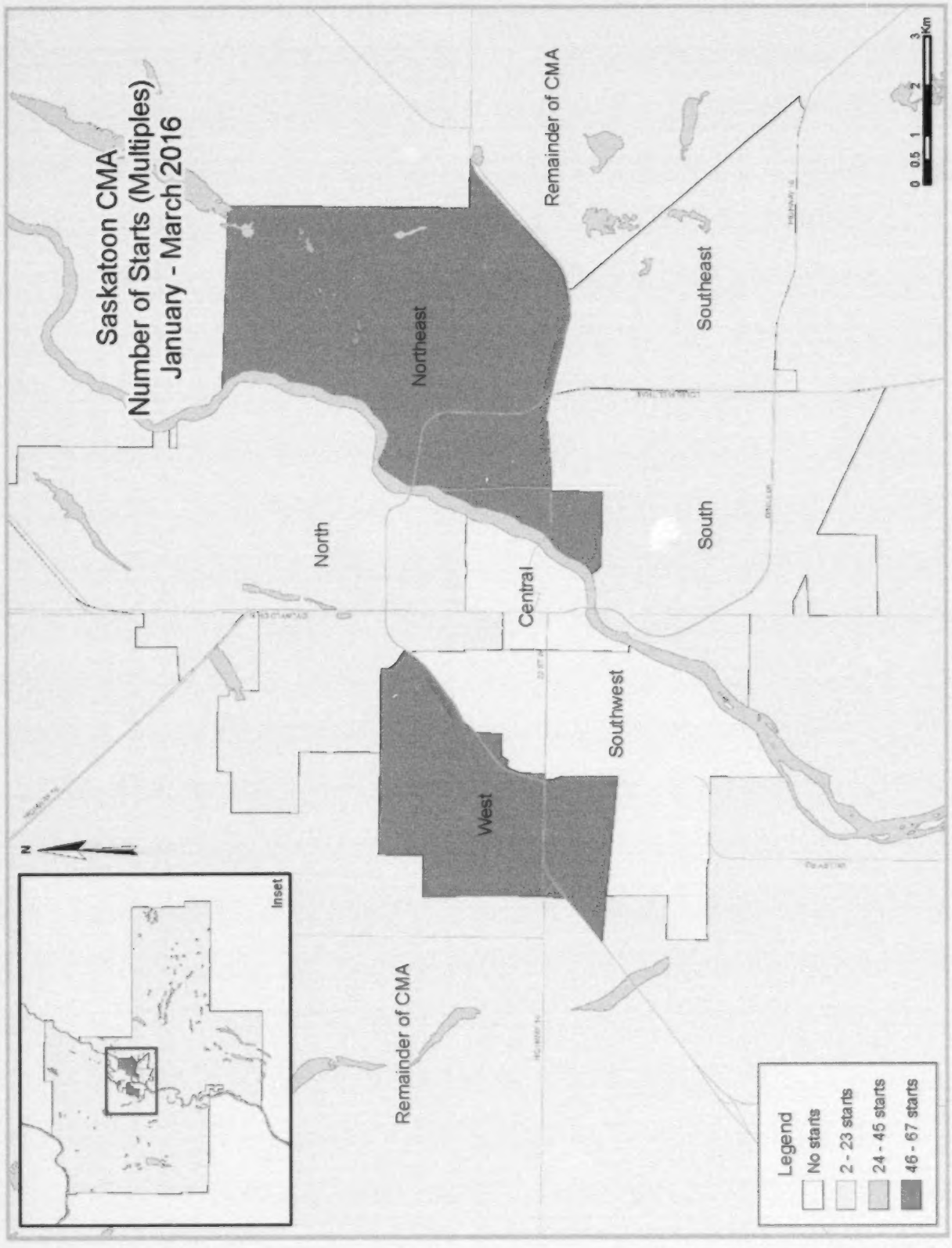
Access CMHC's Market Analysis Centre publications quickly and conveniently on the Order Desk at www.cmhc.ca/housingmarketinformation. View, print, download or subscribe to get market information e-mailed to you on the day it is released. CMHC's electronic suite of national standardized products is available for free.

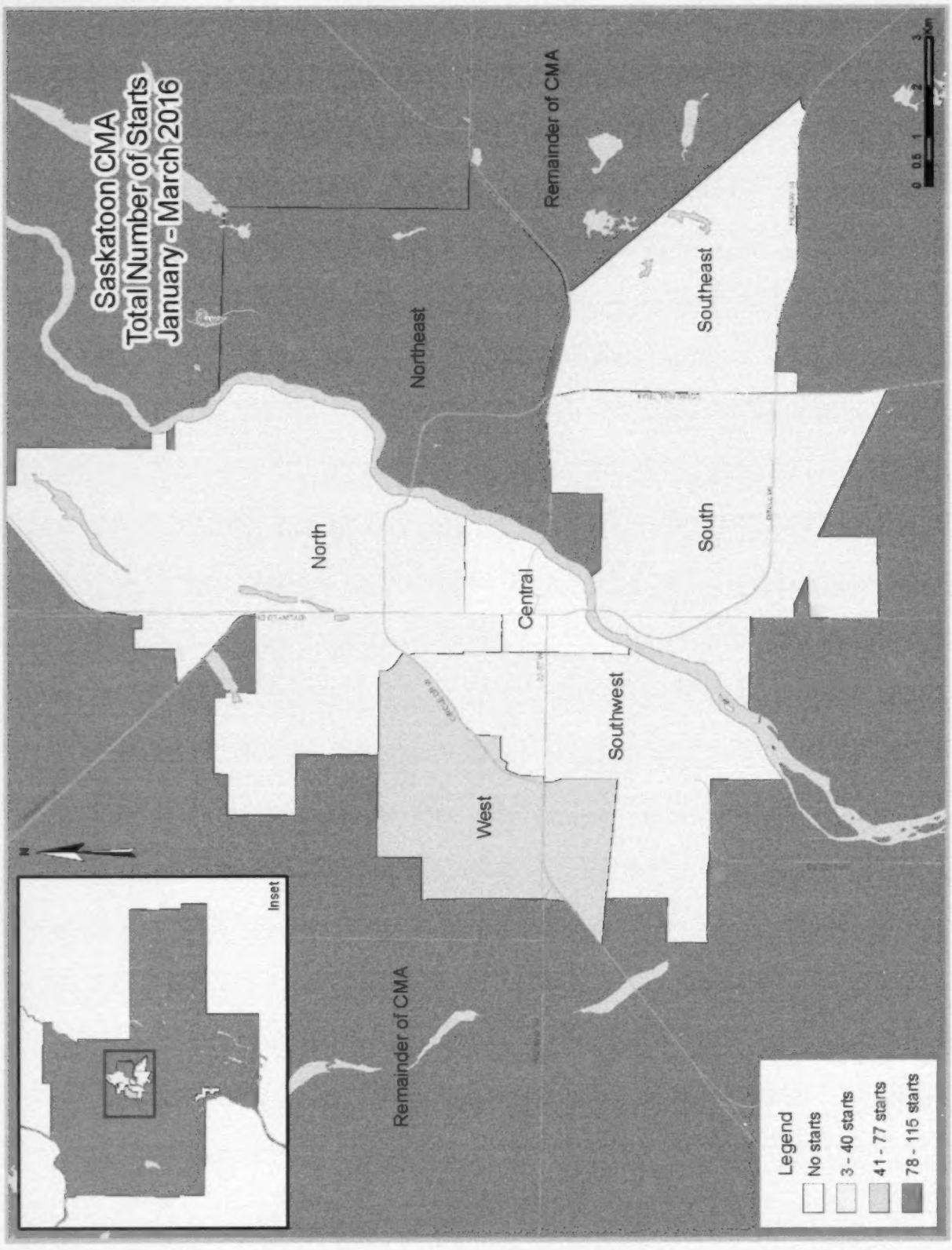

Housing Observer Online
Featuring quick reads and videos on...
Analysis and data
Timely insights
Updates to housing conditions and trends & much more!
All links can be shared in social media friendly formats!
Subscribe today to stay in the know!
www.cmhc.ca/observer


Saskatoon CMA
Number of Starts (Multiples)
First Quarter 2016
Inset
N
North
Northeast
West
Central
Remainder of CMA
Remainder of CMA
Southwest
South
Southeast
Legend
No starts
2 - 23 starts
24 - 45 starts
46 - 67 starts
0 0.5 1 2 3
Km


Saskatoon CMA
Number of Starts (Singles)
First Quarter 2016
North
Northeast
Remainder of CMA
Southeast
Central
South
West
Southwest
Remainder of CMA
Inset
Legend
No starts
1 - 33 starts
34 - 65 starts
66 - 98 starts


Saskatoon CMA
Total Number of Starts
First Quarter 2016
North
Northeast
Remainder of CMA
Southeast
South
Central
Southwest
West
Remainder of CMA
Inset
Legend
No starts
3 - 40 starts
41 - 77 starts
78 - 115 starts
0 0.5 1 2 3 Km


Saskatoon CMA
Number of Starts (Multiples)
January - March 2016
Northeast
Remainder of CMA
Southeast
North
Central
South
West
Southwest
Remainder of CMA
Inset
N
0 0.5 1 2 3 Km
Legend
No starts
2 - 23 starts
24 - 45 starts
46 - 67 starts


Saskatoon CMA
Total Number of Starts
January - March 2016
North
Northeast
Remainder of CMA
Southeast
South
Central
Southwest
West
Remainder of CMA
Inset
N
0 0.5 1 2 3 Km
Legend
No starts
3 - 40 starts
41 - 77 starts
78 - 115 starts

Saskatoon CMA
Total Number of Starts
January - March 2016
North
Northeast
Remainder of CMA
Southeast
South
Central
Southwest
West
Remainder of CMA
Inset
N
0 0.5 1 2 3 Km
Legend
No starts
3 - 40 starts
41 - 77 starts
78 - 115 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) First Quarter 2016								
Saskatoon CMA[1]	Annual		Monthly SAAR			Trend[2]		
	2014	2015	Jan. 2016	Feb. 2016	Mar. 2016	Jan. 2016	Feb. 2016	Mar. 2016
Single-Detached	1,577	1,000	1,341	1,621	922	1,013	1,120	1,139
Multiples	1,954	1,293	876	504	600	1,240	1,220	1,152
Total	3,531	2,293	2,217	2,125	1,522	2,253	2,340	2291
	Quarterly SAAR		Actual			YTD		
	2015 Q4	2016 Q1	2015 Q1	2016 Q1	% change	2015 Q1	2016 Q1	% change
Single-Detached	924	1,130	175	201	14.9%	175	201	14.9%
Multiples	1,644	660	404	165	-59.2%	404	165	-59.2%
Total	2,568	1,790	579	366	-36.8%	579	366	-36.8%

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1: Housing Activity Summary of Saskatoon CMA
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Q1 2016	201	8	13	0	21	40	0	83	366
Q1 2015	175	26	0	0	28	231	0	119	579
% Change	14.9	-69.2	n/a	n/a	-25.0	-82.7	n/a	-30.3	-36.8
Year-to-date 2016	201	8	13	0	21	40	0	83	366
Year-to-date 2015	175	26	0	0	28	231	0	119	579
% Change	14.9	-69.2	n/a	n/a	-25.0	-82.7	n/a	-30.3	-36.8
UNDER CONSTRUCTION									
Q1 2016	557	36	153	0	301	1,115	0	519	2,681
Q1 2015	775	102	61	0	297	1,205	19	724	3,183
% Change	-28.1	-64.7	150.8	n/a	1.3	-7.5	-100.0	-28.3	-15.8
COMPLETIONS									
Q1 2016	292	24	10	0	36	103	0	116	581
Q1 2015	406	30	4	0	164	114	3	4	725
% Change	-28.1	-20.0	150.0	n/a	-78.0	-9.6	-100.0	**	-19.9
Year-to-date 2016	292	24	10	0	36	103	0	116	581
Year-to-date 2015	406	30	4	0	164	114	3	4	725
% Change	-28.1	-20.0	150.0	n/a	-78.0	-9.6	-100.0	**	-19.9
COMPLETED & NOT ABSORBED									
Q1 2016	326	35	25	0	181	125	n/a	n/a	692
Q1 2015	375	48	6	1	185	169	n/a	n/a	784
% Change	-13.1	-27.1	**	-100.0	-2.2	-26.0	n/a	n/a	-11.7
ABSORBED									
Q1 2016	267	20	9	0	45	17	n/a	n/a	358
Q1 2015	327	41	5	0	92	87	n/a	n/a	552
% Change	-18.3	-51.2	80.0	n/a	-51.1	-80.5	n/a	n/a	-35.1
Year-to-date 2016	267	20	9	0	45	17	n/a	n/a	358
Year-to-date 2015	327	41	5	0	92	87	n/a	n/a	552
% Change	-18.3	-51.2	80.0	n/a	-51.1	-80.5	n/a	n/a	-35.1

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket First Quarter 2016									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
Central									
Q1 2016	0	0	0	0	0	0	0	0	0
Q1 2015	0	0	0	0	0	0	0	0	0
South									
Q1 2016	34	2	0	0	0	0	0	0	36
Q1 2015	23	4	0	0	0	112	0	0	139
Southeast									
Q1 2016	19	2	13	0	2	0	0	0	36
Q1 2015	31	2	0	0	0	52	0	115	200
Northeast									
Q1 2016	31	0	0	0	4	0	0	63	98
Q1 2015	42	4	0	0	22	0	0	0	68
North									
Q1 2016	1	2	0	0	0	0	0	0	3
Q1 2015	2	8	0	0	0	0	0	0	10
Southwest									
Q1 2016	3	0	0	0	0	0	0	0	3
Q1 2015	0	4	0	0	0	4	0	4	12
West									
Q1 2016	15	0	0	0	0	40	0	20	75
Q1 2015	21	0	0	0	0	63	0	0	84
Remainder of the CMA									
Q1 2016	98	2	0	0	15	0	0	0	115
Q1 2015	56	4	0	0	6	0	0	0	66
First Nations									
Q1 2016	0	0	0	0	0	0	0	0	0
Q1 2015	0	0	0	0	0	0	0	0	0
Saskatoon CMA									
Q1 2016	201	8	13	0	21	40	0	83	366
Q1 2015	0	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket First Quarter 2016									
	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
Central									
Q1 2016	3	4	0	0	6	222	0	0	235
Q1 2015	8	4	0	0	0	222	0	0	234
South									
Q1 2016	87	8	98	0	12	174	0	156	535
Q1 2015	100	28	0	0	36	229	0	455	848
Southeast									
Q1 2016	63	2	20	0	34	274	0	115	508
Q1 2015	119	6	0	0	24	280	0	115	544
Northeast									
Q1 2016	118	8	35	0	158	367	0	204	890
Q1 2015	237	20	35	0	137	407	15	94	945
North									
Q1 2016	15	4	0	0	0	0	0	0	19
Q1 2015	14	14	0	0	0	0	0	0	28
Southwest									
Q1 2016	15	0	0	0	29	0	0	0	44
Q1 2015	1	12	4	0	0	4	0	60	81
West									
Q1 2016	29	0	0	0	11	0	0	20	60
Q1 2015	65	0	22	0	36	63	0	0	186
Remainder of the CMA									
Q1 2016	224	10	0	0	51	78	0	24	387
Q1 2015	228	18	0	0	64	0	4	0	314
First Nations									
Q1 2016	3	0	0	0	0	0	0	0	3
Q1 2015	3	0	0	0	0	0	0	0	3
Saskatoon CMA									
Q1 2016	557	36	153	0	301	1,115	0	519	2,681
Q1 2015	775	102	61	0	297	1,205	19	724	3,183

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
Central									
Q1 2016	0	2	0	0	0	0	0	0	2
Q1 2015	3	0	0	0	0	0	0	4	7
South									
Q1 2016	25	12	0	0	8	0	0	56	101
Q1 2015	75	10	0	0	21	45	2	0	153
Southeast									
Q1 2016	52	2	6	0	2	0	0	0	62
Q1 2015	59	2	0	0	5	0	0	0	66
Northeast									
Q1 2016	63	0	0	0	0	0	0	0	63
Q1 2015	86	0	0	0	90	69	1	0	246
North									
Q1 2016	2	4	0	0	0	0	0	0	6
Q1 2015	2	10	0	0	0	0	0	0	12
Southwest									
Q1 2016	3	0	0	0	4	0	0	60	67
Q1 2015	5	8	0	0	0	0	0	0	13
West									
Q1 2016	22	0	0	0	0	40	0	0	62
Q1 2015	55	0	0	0	0	0	0	0	55
Remainder of the CMA									
Q1 2016	125	4	4	0	22	63	0	0	218
Q1 2015	120	0	4	0	48	0	0	0	172
First Nations									
Q1 2016	0	0	0	0	0	0	0	0	0
Q1 2015	1	0	0	0	0	0	0	0	1
Saskatoon CMA									
Q1 2016	292	24	10	0	36	103	0	116	581
Q1 2015	406	30	4	0	164	114	3	4	725

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
Central									
Q1 2016	0	2	0	0	0	0	n/a	n/a	2
Q1 2015	1	0	0	0	0	0	n/a	n/a	1
South									
Q1 2016	45	20	6	0	5	16	n/a	n/a	92
Q1 2015	78	21	6	0	7	0	n/a	n/a	112
Southeast									
Q1 2016	61	2	3	0	1	0	n/a	n/a	67
Q1 2015	60	2	0	1	4	2	n/a	n/a	69
Northeast									
Q1 2016	86	3	0	0	112	89	n/a	n/a	290
Q1 2015	91	5	0	0	95	118	n/a	n/a	309
North									
Q1 2016	^	5	0	0	0	0	n/a	n/a	5
Q1 2015	1	9	0	0	0	0	n/a	n/a	10
Southwest									
Q1 2016	2	0	0	0	8	0	n/a	n/a	10
Q1 2015	1	7	0	0	0	0	n/a	n/a	8
West									
Q1 2016	12	0	0	0	22	19	n/a	n/a	53
Q1 2015	64	0	0	0	36	35	n/a	n/a	135
Remainder of the CMA									
Q1 2016	119	3	16	0	33	1	n/a	n/a	172
Q1 2015	78	4	0	0	43	14	n/a	n/a	139
First Nations									
Q1 2016	1	0	0	0	0	0	n/a	n/a	1
Q1 2015	1	0	0	0	0	0	n/a	n/a	1
Saskatoon CMA									
Q1 2016	326	35	25	0	181	125	n/a	n/a	692
Q1 2015	375	48	6	1	185	169	n/a	n/a	784

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
First Quarter 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
Central									
Q1 2016	2	1	0	0	0	0	n/a	n/a	3
Q1 2015	3	0	0	0	0	0	n/a	n/a	3
South									
Q1 2016	20	5	0	0	12	1	n/a	n/a	38
Q1 2015	55	20	1	0	14	45	n/a	n/a	135
Southeast									
Q1 2016	38	3	3	0	2	0	n/a	n/a	46
Q1 2015	44	2	0	0	1	0	n/a	n/a	47
Northeast									
Q1 2016	61	5	0	0	12	11	n/a	n/a	89
Q1 2015	74	2	0	0	59	35	n/a	n/a	170
North									
Q1 2016	2	3	0	0	0	0	n/a	n/a	5
Q1 2015	1	9	0	0	0	0	n/a	n/a	10
Southwest									
Q1 2016	1	0	0	0	6	0	n/a	n/a	7
Q1 2015	5	4	0	0	0	1	n/a	n/a	10
West									
Q1 2016	32	0	4	0	1	3	n/a	n/a	40
Q1 2015	41	1	0	0	2	6	n/a	n/a	50
Remainder of the CMA									
Q1 2016	111	3	2	0	12	2	n/a	n/a	130
Q1 2015	104	3	4	0	16	0	n/a	n/a	127
First Nations									
Q1 2016	0	0	0	0	0	0	n/a	n/a	0
Q1 2015	0	0	0	0	0	0	n/a	n/a	0
Saskatoon CMA									
Q1 2016	267	20	9	0	45	17	n/a	n/a	358
Q1 2015	327	41	5	0	92	87	n/a	n/a	552

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Saskatoon CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,000	84	133	0	227	561	4	284	2,293
% Change	-36.5	-40.0	72.7	n/a	-47.5	-41.6	-20.0	-16.5	-35.1
2014	1,576	140	77	0	432	961	5	340	3,531
% Change	-4.9	-31.4	**	-100.0	10.5	99.8	n/a	51.1	18.5
2013	1,657	204	21	1	391	481	0	225	2,980
% Change	-15.9	17.2	-69.1	-98.1	88.9	-52.2	-100.0	-5.5	-20.6
2012	1,971	174	68	54	207	1,007	34	238	3,753
% Change	23.3	70.6	-29.9	**	-38.4	117.5	n/a	-38.7	25.4
2011	1,599	102	97	9	336	463	0	388	2,994
% Change	-2.4	59.4	155.3	n/a	45.5	145.0	n/a	75.6	25.7
2010	1,638	64	38	0	231	189	0	221	2,381
% Change	48.8	52.4	58.3	n/a	59.3	65.8	-100.0	n/a	66.7
2009	1,101	42	24	0	145	114	2	0	1,428
% Change	-14.3	-53.3	n/a	-100.0	-40.1	-83.7	n/a	n/a	-38.4
2008	1,285	90	0	3	242	699	0	0	2,319
% Change	-10.7	-10.0	n/a	-93.5	-34.6	136.9	-100.0	-100.0	-2.6
2007	1,439	100	0	46	370	295	18	112	2,380
% Change	53.4	138.1	n/a	119.0	132.7	-5.4	**	**	59.1
2006	938	42	0	21	159	312	4	20	1,496

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type First Quarter 2016											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	% Change
Central	0	0	0	0	0	0	0	0	0	0	n/a
South	34	23	2	4	0	0	0	112	36	139	-74.1
Southeast	19	31	4	2	13	0	0	167	36	200	-82.0
Northeast	31	42	0	4	4	22	63	0	98	68	44.1
North	1	2	2	8	0	0	0	0	3	10	-70.0
Southwest	3	0	0	4	0	0	0	8	3	12	-75.0
West	15	21	0	0	0	0	60	63	75	84	-10.7
Remainder of the CMA	98	56	6	6	11	4	0	0	115	66	74.2
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Saskatoon CMA	201	175	14	28	28	26	123	350	366	579	-36.8

Table 2.1: Starts by Submarket and by Dwelling Type January - March 2016											
Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Central	0	0	0	0	0	0	0	0	0	0	n/a
South	34	23	2	4	0	0	0	112	36	139	-74.1
Southeast	19	31	4	2	13	0	0	167	36	200	-82.0
Northeast	31	42	0	4	4	22	63	0	98	68	44.1
North	1	2	2	8	0	0	0	0	3	10	-70.0
Southwest	3	0	0	4	0	0	0	8	3	12	-75.0
West	15	21	0	0	0	0	60	63	75	84	-10.7
Remainder of the CMA	98	56	6	6	11	4	0	0	115	66	74.2
First Nations	0	0	0	0	0	0	0	0	0	0	n/a
Saskatoon CMA	201	175	14	28	28	26	123	350	366	579	-36.8

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
First Quarter 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
Central	0	0	0	0	0	0	0	0
South	0	0	0	0	0	112	0	0
Southeast	13	0	0	0	0	52	0	115
Northeast	4	22	0	0	0	0	63	0
North	0	0	0	0	0	0	0	0
Southwest	0	0	0	0	0	4	0	4
West	0	0	0	0	40	63	20	0
Remainder of the CMA	11	4	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	28	26	0	0	40	231	83	119

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - March 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Central	0	0	0	0	0	0	0	0
South	0	0	0	0	0	112	0	0
Southeast	13	0	0	0	0	52	0	115
Northeast	4	22	0	0	0	0	63	0
North	0	0	0	0	0	0	0	0
Southwest	0	0	0	0	0	4	0	4
West	0	0	0	0	40	63	20	0
Remainder of the CMA	11	4	0	0	0	0	0	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	28	26	0	0	40	231	83	119

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market First Quarter 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
Central	0	0	0	0	0	0	0	0
South	36	27	0	112	0	0	36	139
Southeast	34	33	2	52	0	115	36	200
Northeast	31	46	4	22	63	0	98	68
North	3	10	0	0	0	0	3	10
Southwest	3	4	0	4	0	4	3	12
West	15	21	40	63	20	0	75	84
Remainder of the CMA	100	60	15	6	0	0	115	66
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	222	201	61	259	83	119	366	579

Table 2.5: Starts by Submarket and by Intended Market January - March 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Central	0	0	0	0	0	0	0	0
South	36	27	0	112	0	0	36	139
Southeast	34	33	2	52	0	115	36	200
Northeast	31	46	4	22	63	0	98	68
North	3	10	0	0	0	0	3	10
Southwest	3	4	0	4	0	4	3	12
West	15	21	40	63	20	0	75	84
Remainder of the CMA	100	60	15	6	0	0	115	66
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	222	201	61	259	83	119	366	579

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
First Quarter 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	% Change
Central	0	3	2	0	0	0	0	4	2	7	-71.4
South	25	75	12	16	8	17	56	45	101	153	-34.0
Southeast	52	59	4	2	6	5	0	0	62	66	-6.1
Northeast	63	87	0	0	0	90	0	69	63	246	-74.4
North	2	2	4	10	0	0	0	0	6	12	-50.0
Southwest	3	5	0	8	4	0	60	0	67	13	**
West	22	55	0	0	0	0	40	0	62	55	12.7
Remainder of the CMA	125	120	8	16	22	36	63	0	218	172	26.7
First Nations	0	1	0	0	0	0	0	0	0	1	-100.0
Saskatoon CMA	292	407	30	52	40	148	219	118	581	725	-19.9

Table 3.1: Completions by Submarket and by Dwelling Type
January - March 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Central	0	3	2	0	0	0	0	4	2	7	-71.4
South	25	75	12	16	8	17	56	45	101	153	-34.0
Southeast	52	59	4	2	6	5	0	0	62	66	-6.1
Northeast	63	87	0	0	0	90	0	69	63	246	-74.4
North	2	2	4	10	0	0	0	0	6	12	-50.0
Southwest	3	5	0	8	4	0	60	0	67	13	**
West	22	55	0	0	0	0	40	0	62	55	12.7
Remainder of the CMA	125	120	8	16	22	36	63	0	218	172	26.7
First Nations	0	1	0	0	0	0	0	0	0	1	-100.0
Saskatoon CMA	292	407	30	52	40	148	219	118	581	725	-19.9

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
First Quarter 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
Central	0	0	0	0	0	0	0	4
South	8	17	0	0	0	45	56	0
Southeast	6	5	0	0	0	0	0	0
Northeast	0	90	0	0	0	69	0	0
North	0	0	0	0	0	0	0	0
Southwest	4	0	0	0	0	0	60	0
West	0	0	0	0	40	0	0	0
Remainder of the CMA	22	36	0	0	63	0	0	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	40	148	0	0	103	114	116	4

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - March 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Central	0	0	0	0	0	0	0	4
South	8	17	0	0	0	45	56	0
Southeast	6	5	0	0	0	0	0	0
Northeast	0	90	0	0	0	69	0	0
North	0	0	0	0	0	0	0	0
Southwest	4	0	0	0	0	0	60	0
West	0	0	0	0	40	0	0	0
Remainder of the CMA	22	36	0	0	63	0	0	0
First Nations	0	0	0	0	0	0	0	0
Saskatoon CMA	40	148	0	0	103	114	116	4

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market First Quarter 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015	Q1 2016	Q1 2015
Central	2	3	0	0	0	4	2	7
South	37	85	8	66	56	2	101	153
Southeast	60	61	2	5	0	0	62	66
Northeast	63	86	0	159	0	1	63	246
North	6	12	0	0	0	0	6	12
Southwest	3	13	4	0	60	0	67	13
West	22	55	40	0	0	0	62	55
Remainder of the CMA	133	124	85	48	0	0	218	172
First Nations	0	1	0	0	0	0	0	1
Saskatoon CMA	326	440	139	278	116	7	581	725

Table 3.5: Completions by Submarket and by Intended Market January - March 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Central	2	3	0	0	0	4	2	7
South	37	85	8	66	56	2	101	153
Southeast	60	61	2	5	0	0	62	66
Northeast	63	86	0	159	0	1	63	246
North	6	12	0	0	0	0	6	12
Southwest	3	13	4	0	60	0	67	13
West	22	55	40	0	0	0	62	55
Remainder of the CMA	133	124	85	48	0	0	218	172
First Nations	0	1	0	0	0	0	0	1
Saskatoon CMA	326	440	139	278	116	7	581	725

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range
First Quarter 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Central													
Q1 2016	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-	-
Q1 2015	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	3	-	-
Year-to-date 2016	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-	-
Year-to-date 2015	2	66.7	1	33.3	0	0.0	0	0.0	0	0.0	3	-	-
South													
Q1 2016	2	10.0	3	15.0	2	10.0	6	30.0	7	35.0	20	-	-
Q1 2015	3	5.7	13	24.5	19	35.8	12	22.6	6	11.3	53	432,500	425,244
Year-to-date 2016	2	10.0	3	15.0	2	10.0	6	30.0	7	35.0	20	-	-
Year-to-date 2015	3	5.7	13	24.5	19	35.8	12	22.6	6	11.3	53	432,500	425,244
Southeast													
Q1 2016	1	2.6	11	28.9	4	10.5	2	5.3	20	52.6	38	480,000	480,341
Q1 2015	3	6.8	9	20.5	8	18.2	6	13.6	18	40.9	44	370,000	455,195
Year-to-date 2016	1	2.6	11	28.9	4	10.5	2	5.3	20	52.6	38	480,000	480,341
Year-to-date 2015	3	6.8	9	20.5	8	18.2	6	13.6	18	40.9	44	370,000	455,195
Northeast													
Q1 2016	2	3.3	8	13.1	9	14.8	19	31.1	23	37.7	61	-	496,695
Q1 2015	3	4.2	12	16.7	12	16.7	12	16.7	33	45.8	72	505,000	487,627
Year-to-date 2016	2	3.3	8	13.1	9	14.8	19	31.1	23	37.7	61	-	496,695
Year-to-date 2015	3	4.2	12	16.7	12	16.7	12	16.7	33	45.8	72	505,000	487,627
North													
Q1 2016	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	2	-	-
Q1 2015	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2016	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	2	-	-
Year-to-date 2015	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
Southwest													
Q1 2016	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	-	-
Q1 2015	4	80.0	1	20.0	0	0.0	0	0.0	0	0.0	5	-	-
Year-to-date 2016	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2015	4	80.0	1	20.0	0	0.0	0	0.0	0	0.0	5	-	-
West													
Q1 2016	3	9.4	12	37.5	12	37.5	5	15.6	0	0.0	32	-	403,332
Q1 2015	8	20.0	17	42.5	10	25.0	3	7.5	2	5.0	40	-	361,714
Year-to-date 2016	3	9.4	12	37.5	12	37.5	5	15.6	0	0.0	32	-	403,332
Year-to-date 2015	8	20.0	17	42.5	10	25.0	3	7.5	2	5.0	40	-	361,714
Remainder of the CMA													
Q1 2016	44	39.6	19	17.1	19	17.1	7	6.3	22	19.8	111	410,000	436,239
Q1 2015	35	42.7	17	20.7	6	7.3	8	9.8	16	19.5	82	350,000	411,590
Year-to-date 2016	44	39.6	19	17.1	19	17.1	7	6.3	22	19.8	111	410,000	436,239
Year-to-date 2015	35	42.7	17	20.7	6	7.3	8	9.8	16	19.5	82	350,000	411,590
First Nations													
Q1 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Q1 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Saskatoon CMA													
Q1 2016	54	20.2	55	20.6	47	17.6	39	14.6	72	27.0	267	430,000	461,753
Q1 2015	59	19.7	70	23.3	55	18.3	41	13.7	75	25.0	300	425,000	456,685
Year-to-date 2016	54	20.2	55	20.6	47	17.6	39	14.6	72	27.0	267	430,000	461,753
Year-to-date 2015	59	19.7	70	23.3	55	18.3	41	13.7	75	25.0	300	425,000	456,685

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units First Quarter 2016						
Submarket	Q1 2016	Q1 2015	% Change	YTD 2016	YTD 2015	% Change
Central	-	-	n/a	-	-	n/a
South	-	425,244	n/a	-	425,244	n/a
Southeast	480,341	455,195	5.5	480,341	455,195	5.5
Northeast	496,695	487,627	1.9	496,695	487,627	1.9
North	-	-	n/a	-	-	n/a
Southwest	-	-	n/a	-	-	n/a
West	403,332	361,714	11.5	403,332	361,714	11.5
Remainder of the CMA	436,239	411,590	6.0	436,239	411,590	6.0
First Nations	-	-	n/a	-	-	n/a
Saskatoon CMA	461,753	456,685	1.1	461,753	456,685	1.1

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Saskatoon First Quarter 2016										
		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2015	January	244	-24.0	441	1,012	1,178	37.4	346,536	4.3	349,716
	February	298	-22.2	407	915	1,091	37.3	354,400	5.6	361,983
	March	456	-9.0	449	1,275	1,146	39.2	337,982	-1.9	339,327
	April	532	-9.7	437	1,386	1,121	39.0	336,062	-0.8	329,194
	May	593	-11.2	475	1,456	1,155	41.1	345,907	2.3	342,289
	June	598	-15.2	434	1,445	1,120	38.8	350,689	1.4	346,374
	July	561	-0.4	438	1,376	1,130	38.8	350,246	-0.1	345,484
	August	439	-15.9	415	1,194	1,159	35.8	339,426	1.8	341,360
	September	473	-20.1	423	1,311	1,168	36.2	324,410	-2.8	330,459
	October	394	-21.8	406	1,028	1,126	36.1	342,553	-1.9	340,559
	November	369	-2.6	447	858	1,175	38.0	339,465	-1.9	339,161
	December	258	-4.1	442	576	1,262	35.0	349,788	2.7	351,557
2016	January	219	-10.2	411	932	1,157	35.5	344,639	-0.5	345,213
	February	291	-2.3	381	1,053	1,153	33.0	323,761	-8.6	333,838
	March	413	-9.4	393	1,158	1,087	36.2	336,425	-0.5	337,158
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2015	998	-17.2		3,202			344,976	1.9	
	Q1 2016	923	-7.5		3,143			334,381	-3.1	
	YTD 2015	998	-17.2		3,202			344,976	1.9	
	YTD 2016	923	-7.5		3,143			334,381	-3.1	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Economic Indicators
First Quarter 2016

		Interest Rates			NHPI, Total, Saskatoon CMA 2007=100	CPI, 2002 =100	Saskatoon Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	123.2	128.5	170.5	4.5	71.8	927
	February	567	2.89	4.74	123.2	129.6	170.2	5.0	71.8	932
	March	567	2.89	4.74	123.0	130.7	169.3	5.3	71.5	942
	April	561	2.89	4.64	123.1	130.7	169.5	5.2	71.3	953
	May	561	2.89	4.64	123.6	131.3	168.7	5.3	70.9	967
	June	561	2.89	4.64	123.1	131.7	168.4	5.5	70.8	963
	July	561	2.89	4.64	123.6	131.6	167.4	5.9	70.5	961
	August	561	2.89	4.64	123.6	131.8	168.1	5.9	70.7	956
	September	561	2.89	4.64	122.7	131.4	169.3	5.9	71.1	957
	October	561	2.89	4.64	122.1	132.0	171.8	6.1	72.1	949
	November	561	3.14	4.64	121.7	132.0	172.8	6.1	72.4	943
	December	561	3.14	4.64	121.6	131.0	171.5	6.4	71.9	946
2016	January	561	3.14	4.64	121.2	131.5	170	6.1	71.0	964
	February	561	3.14	4.64	120.9	131.6	168.1	6.3	70.1	973
	March	561	3.14	4.64		132.7	168.2	6.4	70.2	985
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for almost 70 years.

CMHC helps Canadians meet their housing needs. As Canada's authority on housing, we contribute to the stability of the housing market and financial system, provide support for Canadians in housing need, and offer objective housing research and information to Canadian governments, consumers and the housing industry. Prudent risk management, strong corporate governance and transparency are cornerstones of our operations.

For more information, visit our website at www.cmhc.ca or follow us on Twitter, YouTube, LinkedIn and Facebook.

You can also reach us by phone at 1-800-668-2642 or by fax at 1-800-245-9274.

Outside Canada call 613-748-2003 or fax to 613-748-2016.

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1-800-668-2642.

The Market Analysis Centre's (MAC) electronic suite of national standardized products is available for free on CMHC's website. You can view, print, download or subscribe to future editions and get market information e-mailed automatically to you the same day it is released. It's quick and convenient! Go to www.cmhc.ca/en/hoficlincl/homain

For more information on MAC and the wealth of housing market information available to you, visit us today at www.cmhc.ca/housingmarketinformation

To subscribe to printed editions of MAC publications, call 1-800-668-2642.

©2016 Canada Mortgage and Housing Corporation. All rights reserved. CMHC grants reasonable rights of use of this publication's content solely for personal, corporate or public policy research, and educational purposes. This permission consists of the right to use the content for general reference purposes in written analyses and in the reporting of results, conclusions, and forecasts including the citation of limited amounts of supporting data extracted from this publication. Reasonable and limited rights of use are also permitted in commercial publications subject to the above criteria, and CMHC's right to request that such use be discontinued for any reason.

Any use of the publication's content must include the source of the information, including statistical data, acknowledged as follows:

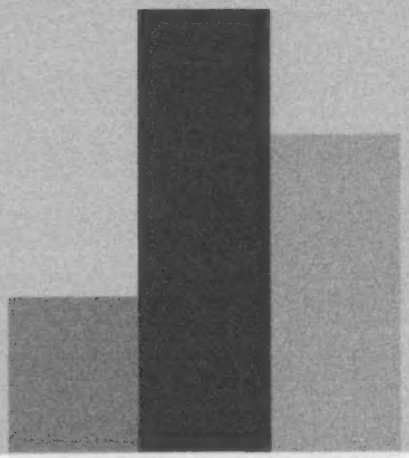
Source: CMHC (or "Adapted from CMHC," if appropriate), name of product, year and date of publication issue.

Other than as outlined above, the content of the publication cannot be reproduced or transmitted to any person or, if acquired by an organization, to users outside the organization. Placing the publication, in whole or part, on a website accessible to the public or on any website accessible to persons not directly employed by the organization is not permitted. To use the content of any CMHC Market Analysis publication for any purpose other than the general reference purposes set out above or to request permission to reproduce large portions of, or entire CMHC Market Analysis publications, please complete the CMHC Copyright request form and email it to CMHC's Canadian Housing Information Centre at chic@cmhc.ca. For permission, please provide CHIC with the following information: Publication's name, year and date of issue.

Without limiting the generality of the foregoing, no portion of the content may be translated from English or French into any other language without the prior written permission of Canada Mortgage and Housing Corporation.

The information, analyses and opinions contained in this publication are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. The information, analyses and opinions shall not be taken as representations for which Canada Mortgage and Housing Corporation or any of its employees shall incur responsibility.

Housing market intelligence you can count on



FREE REPORTS AVAILABLE ON-LINE

- Canadian Housing Statistics
- Condominium Owners Report
- Housing Information Monthly
- Housing Market Outlook, Canada
- Housing Market Outlook, Highlight Reports – Canada and Regional
- Housing Market Outlook, Major Centres
- Housing Market Tables: Selected South Central Ontario Centres
- Housing Now, Canada
- Housing Now, Major Centres
- Housing Now, Regional
- Monthly Housing Statistics
- Northern Housing Outlook Report
- Preliminary Housing Start Data
- Rental Market Provincial Highlight Reports
- Rental Market Reports, Major Centres
- Rental Market Statistics
- Residential Construction Digest, Prairie Centres
- Seniors' Housing Reports

Get the market intelligence you need today!

Click www.cmhc.ca/housingmarketinformation to view, download or subscribe.

CMHC's Market Analysis Centre e-reports provide a wealth of detailed local, provincial, regional and national market information.

- **Forecasts and Analysis –** Future-oriented information about local, regional and national housing trends.
- **Statistics and Data –** Information on current housing market activities – starts, rents, vacancy rates and much more.

HOUSING MARKET INFORMATION PORTAL

The housing data you want, the way you want it

Information in one central location.

Neighbourhood level data.

Quick and easy access.

cmhc.ca/hmiportal

64259_2016_Q02